

☐ AMENDED

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TENNESSEE

In re: **Krystal Settles**

Case No.

Debtors:

Chapter 13

CHAPTER 13 PLAN

ADDRESS: (1) 3042 Overbrook Dr (2) _____
Memphis, TN 38128

PLAN PAYMENT:

Debtor(1) shall pay \$ 75 ☐ weekly, ☒ every two weeks, ☐ semi-monthly, or ☐ monthly, by:

☒ PAYROLL DEDUCTION From: Accredo 1640 Century Center Pkwy OR () DIRECT PAY
Memphis TN 38118

Debtor(2) shall pay \$ _____ ☐ weekly, ☐ every two weeks, ☐ semi-monthly, or ☐ monthly, by:

☐ PAYROLL DEDUCTION OR () DIRECT PAY
From: _____

1. THIS PLAN [Rule 3015.1 Notice]:

- (A) CONTAINS A NON-STANDARD PROVISION. [See plan provision #19] ☐ YES ☒ NO
(B) LIMITS THE AMOUNT OF A SECURED CLAIM BASED ON A VALUATION ☒ YES ☐ NO
OF THE COLLATERAL FOR THE CLAIM. [See plan provisions #7 and #8]
(C) AVOIDS A SECURITY INTEREST OR LIEN. [See plan provision #12]. ☐ YES ☒ NO

2. ADMINISTRATIVE EXPENSES: Pay filing fee and Debtor(s)' attorney fee pursuant to Confirmation Order.

3. AUTO INSURANCE: ☐ Included in Plan; OR ☒ Not included in Plan; Debtor(s) to provide proof of insurance at \$341 meeting.

4. DOMESTIC SUPPORT:

Monthly Plan Payment:

None Paid by: ☐ Debtor(s) directly ☐ Wage Assignment, OR ☐ Trustee to:
ongoing payment begins \$ _____
Approximate arrearage: _____

5. PRIORITY CLAIMS:

-NONE- Amount \$ _____

6. HOME MORTGAGE CLAIMS: ☐ Paid directly by Debtor(s); OR ☐ Paid by Trustee to:

None ongoing payment begins \$ _____
Approximate arrearage: _____ Interest \$ _____

7. SECURED CLAIMS:

[Retain lien 11 U.S.C. §1325 (a)(5)] Value of Collateral: _____ Rate of Interest _____ Monthly Plan Payment: _____

8. SECURED AUTOMOBILE CLAIMS FOR DEBT INCURRED WITHIN 910 DAYS OF FILING, AND OTHER SECURED CLAIMS FOR DEBT INCURRED WITHIN ONE YEAR OF FILING:

[Retain lien 11 U.S.C. §1325 (a)] Value of Collateral: _____ Rate of Interest _____ Monthly Plan Payment: _____
West Creek Financial 1,000.00 0.00 \$60

9. SECURED CLAIMS FOR WHICH COLLATERAL WILL BE SURRENDERED; STAY IS TERMINATED UPON CONFIRMATION FOR THE LIMITED PURPOSE OF GAINING POSSESSION AND COMMERCIALY REASONABLE DISPOSAL OF COLLATERAL:

-NONE- Collateral: _____

10. SPECIAL CLASS UNSECURED CLAIMS:

| | Amount: | Rate of Interest | Monthly Plan Payment: |
|---------------|---------|------------------|-----------------------|
| -NONE- | _____ | _____ | \$ _____ |

11. STUDENT LOAN CLAIMS AND OTHER LONG TERM CLAIMS:

None _____ ☐ Not provided for **OR** ☐ General unsecured creditor

12. THE JUDICIAL LIENS OR NON-POSSESSORY, NON-PURCHASE MONEY SECURITY INTEREST(S) HELD BY THE FOLLOWING CREDITORS ARE AVOIDED TO THE EXTENT ALLOWABLE PURSUANT TO 11 U.S.C. §522(f):

-NONE- _____

13. ABSENT A SPECIFIC COURT ORDER OTHERWISE, ALL TIMELY FILED CLAIMS, OTHER THAN THOSE SPECIFICALLY PROVIDED FOR ABOVE, SHALL BE PAID AS GENERAL UNSECURED CLAIMS.

14. ESTIMATED TOTAL GENERAL UNSECURED CLAIMS: \$111,284.00

15. THE PERCENTAGE TO BE PAID WITH RESPECT TO NON-PRIORITY, GENERAL UNSECURED CLAIMS IS:

☐ _____ %, OR,
☒ **THE TRUSTEE SHALL DETERMINE THE PERCENTAGE TO BE PAID AFTER THE PASSING OF THE FINAL BAR DATE.**

16. THIS PLAN ASSUMES OR REJECTS EXECUTORY CONTRACTS:

None _____ ☐ Assumes **OR** ☐ Rejects.

17. COMPLETION: Plan shall be completed upon payment of the above, approximately 60 months.

18. FAILURE TO TIMELY FILE A WRITTEN OBJECTION TO CONFIRMATION SHALL BE DEEMED ACCEPTANCE OF PLAN.

19. NON-STANDARD PROVISION(S):

None _____

ANY NON-STANDARD PROVISION STATED ELSEWHERE IS VOID.

20. CERTIFICATION: THIS PLAN CONTAINS NO NON-STANDARD PROVISIONS EXCEPT THOSE STATED IN PROVISION 19.

/s/ Gene Bell
Gene Bell
Debtor(s)' Attorney Signature or Pro Se Debtor(s)' Signature(s)

Date January 30, 2019 .